

In re:
Oleg Rudman
Roza Kalish
Debtors

Case No. 23-11955-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 27, 2023

User: admin
Form ID: 309I

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Oleg Rudman, Roza Kalish, 544 Pebble Ridge Court, Langhorne, PA 19053-1936
14795750	+ InfiBank/First Nation Bank Omaha, Attn: Bankruptcy, Po Box 2490, Omaha, NE 68103-2490
14795751	+ InfiBank/First Nation Bank Omaha, P.o. Box 3412, Omaha, NE 68197-0001
14795759	Raymour & Flanigan, Td Res, Columbia, SC 29202
14795774	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Jul 27 2023 23:34:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 27 2023 23:34:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jul 27 2023 23:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 28 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2023 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Jul 27 2023 23:35:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14795715	+ EDI: GMACFS.COM	Jul 28 2023 03:35:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14795716	+ Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 23:50:43	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14795717	+ Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 23:50:37	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14795718	+ Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 23:50:43	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14795719	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Amex/Bankruptcy, Po Box 6789, Sioux Falls, SD 57117-6789
14795721	+ EDI: BANKAMER.COM	Jul 28 2023 03:35:00	Bank of America, Po Box 982238, El Paso, TX

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			79998-2238
14795720	+ EDI: BANKAMER.COM	Jul 28 2023 03:35:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14795722	+ EDI: TSYS2	Jul 28 2023 03:35:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14795723	+ EDI: TSYS2	Jul 28 2023 03:35:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14795725	+ EDI: CAPITALONE.COM	Jul 28 2023 03:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14795724	+ EDI: CAPITALONE.COM	Jul 28 2023 03:35:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14796290	+ Email/Text: bankruptcy@cavps.com	Jul 27 2023 23:35:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14795726	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
14795727	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14795732	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14795731	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14795734	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14795733	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14795736	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
14795735	EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14801268	EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14795737	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14795738	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
14795740	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14795739	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14795741	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 27 2023 23:34:00	Citizensone, One Citizens Bank Way, Johnston, RI 02919-1922
14795745	+ EDI: WFNNB.COM	Jul 28 2023 03:35:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14795744	+ EDI: WFNNB.COM	Jul 28 2023 03:35:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14795742	+ EDI: WFNNB.COM	Jul 28 2023 03:35:00	Comenity Bank/tyrdvisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14795743	+ EDI: WFNNB.COM	Jul 28 2023 03:35:00	Comenity Bank/tyrdvisa, Po Box 182120, Columbus, OH 43218-2120
14795746	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500,

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			Sioux Falls, SD 57117-6500
14795747	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Costco Citi Card, Po Box 6190, Sioux Falls, SD 57117-6190
14795752	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14795748	Email/Text: collecadminbankruptcy@fnni.com	Jul 27 2023 23:35:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14795749	Email/Text: collecadminbankruptcy@fnni.com	Jul 27 2023 23:35:00	First National Bank, P.o. Box 3412, Omaha, NE 68197
14795728	EDI: JPMORGANCHASE	Jul 28 2023 03:35:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14795729	EDI: JPMORGANCHASE	Jul 28 2023 03:35:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14795730	EDI: JPMORGANCHASE	Jul 28 2023 03:35:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14800546	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 27 2023 23:34:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14795753	+ EDI: CITICORP.COM	Jul 28 2023 03:35:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14795755	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 27 2023 23:34:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
14795754	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 27 2023 23:34:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14795756	+ Email/Text: bnc@nordstrom.com	Jul 27 2023 23:35:55	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14795757	+ Email/Text: bnc@nordstrom.com	Jul 27 2023 23:35:53	Nordstrom Signature Visa, 13531 E. Caley Ave, Englewood, CO 80111-6505
14795758	^ MEBN	Jul 27 2023 23:33:08	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14795760	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 27 2023 23:35:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14795761	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 27 2023 23:35:00	Santander Consumer USA, Po Box 961212, Fort Worth, TX 76161-0212
14799662	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 27 2023 23:35:00	Santander Consumer USA, Inc., an Illinois corporation, d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14795762	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795763	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Syncb/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14795764	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795765	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14795766	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14795767	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
14795769	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015

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14795768	+ EDI: RMSC.COM	Jul 28 2023 03:35:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14795771	+ EDI: WTRRN BANK.COM	Jul 28 2023 03:35:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14795770	+ EDI: WTRRN BANK.COM	Jul 28 2023 03:35:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14795772	+ EDI: WTRRN BANK.COM	Jul 28 2023 03:35:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14795773	+ EDI: WTRRN BANK.COM	Jul 28 2023 03:35:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14800547	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Joint Debtor Roza Kalish support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Oleg Rudman support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:		
Debtor 1:	<u>Oleg Rudman</u>	Social Security number or ITIN: xxx-xx-1680
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Roza Kalish</u>	Social Security number or ITIN: xxx-xx-0811
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/30/23
Case number:	23-11955-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Oleg Rudman	Roza Kalish
2. All other names used in the last 8 years		
3. Address	544 Pebble Ridge Court Langhorne, PA 19053	544 Pebble Ridge Court Langhorne, PA 19053
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 7/27/23

For more information, see page 2

Case number **23-11955-mdc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 20, 2023 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/20/23 Filing deadline: 9/8/23 Filing deadline: 12/27/23
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$822.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 10/5/23 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	